

# LIVING WELL

eternalHealth's Quarterly Digest



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## Discover Your 2026 Benefits This Winter!

As winter settles in and the new year approaches, it's the perfect time to focus on your health and make the most of your eternalHealth Medicare Advantage benefits. Inside this issue, you'll find everything you need to prepare for 2026—important updates about your plan, helpful tips to maximize your coverage, and resources to keep you informed and confident all season long.

# MAKING HEALTHCARE BETTER TOGETHER

## Thank You For Choosing eternalHealth

Your membership means everything to us. At eternalHealth, we're committed to providing you with the best healthcare experience possible. Your trust is our greatest responsibility, and we're honored to serve you.

### Your Feedback Matters More Than Ever

In March or April, you **may** receive an important survey from an independent research company by mail or email. This is the 2025 CAHPS Survey, and we want you to know just how much your feedback matters. The CAHPS Survey can include topics such as:

- **Quality of Care:** Your feedback drives changes that make care safer and more effective.
- **Patient Experience:** Providers learn how to better communicate and coordinate care.
- **Community Health:** Your input benefits everyone in your healthcare network.
- **Member Support:** How we assist you when you need us most.

### What is the CAHPS Survey?

The Consumer Assessment of Healthcare Providers and Systems (CAHPS) survey is a nationally recognized program designed by healthcare experts to measure how well health plans serve their members. Your responses help shape the future of healthcare quality.



# YOUR FEEDBACK MATTERS

## What's Coming Your Way

Between March and April, you may receive the CAHPS Survey in one of two ways:

- **By Mail:** A paper questionnaire sent to your home
- **By Email:** An invitation with a link to complete the survey online

It's simple, confidential, and takes only a few minutes to complete. Every response matters because it helps us understand what's working well and where we can do better. By sharing your honest thoughts, you're helping us strengthen our commitment to exceptional service and care.

## Why Your Feedback Matters

When you answer the CAHPS Survey, you're not just completing a form, you're helping us improve the care and service you deserve. This survey is a vital part of how we stay accountable to you. Your feedback guides us in delivering the quality and personalized care you expect, and we truly appreciate your time and input.

**Your Privacy Matters.** Responses are confidential. The survey does not affect your benefits or care. It's simply your chance to make your voice heard.

## Your Voice, Our Commitment

Every comment, rating, and suggestion you provide helps eternalHealth deliver better service, and we promise to listen and act on your feedback.

When the survey arrives, please take a few minutes to complete it. Your honest responses make a real difference, not just for you but for all eternalHealth members. Your trust inspires us to keep improving, and together, we can make healthcare better for everyone.

## Need Assistance? We're Here for You

If you have any questions about your eternalHealth plan or this communication, please contact our Member Services team!

**Member Services:** 1 (800) 680-4568 (TTY: 711)

## Hours of Operation:

October 1 – March 31: 8:00 AM to 8:00 PM local time, 7 days a week

April 1 – September 30: 8:00 AM to 8:00 PM local time, Monday through Friday

We're committed to providing the support you need! Please don't hesitate to reach out.

# 2026 EXTRA BENEFITS GUIDE

QUALITY CARE FOR A HEALTHIER YOU!

## It's That Time of Year Again!

Get ready to explore all the extra benefits available for 2026. Browse through the following pages to discover your extra benefits package and learn how to maximize your healthcare coverage throughout the year. From supplemental benefits to essential services, we're here to help you make confident decisions that fit your lifestyle and take full advantage of everything your plan has to offer.



### Dental Wallet: Your Smile Is Worth It For All eternalHealth Members

Don't let dental costs keep you from smiling! eternalHealth has partnered with NationsBenefits to provide you with comprehensive dental coverage that keeps your smile healthy!



#### What Dental Wallet Offers You:

- **No network restrictions:** Choose any dentist in the United States
- **Annual Allowance:** Loaded directly onto your eternalPlus benefits card
- **Preventive Care:** Cleanings, exams, and routine dental maintenance covered
- **Comprehensive Coverage:** Both preventive and restorative dental care included

Want to learn more? Call **1 (800) 680-4568 (TTY: 711)**  
Or visit **[eternalHealth.nationsbenefits.com](https://eternalhealth.nationsbenefits.com)**.

Plan	Amount
<b>Forever HMO</b>	\$2,500 annually
<b>Freedom PPO</b>	\$2,500 annually
<b>Give Back PPO</b>	\$2,000 annually

## Over-the-Counter (OTC) Wallet: Your Health Essentials Covered For All eternalHealth Members

Don't let everyday health needs drain your budget! eternalHealth has partnered with NationsBenefits to provide you with comprehensive OTC coverage that keeps you prepared for life's health and wellness needs.



### What OTC Wallet Offers You:

- **Quarterly Allowance:** Funds loaded directly onto your eternalPlus benefits card; funds do not roll over.
- **Wide Product Range:** Bandages, pain relievers, cold remedies, digestive aids
- **Health & Wellness:** Vitamins, supplements, sunscreen, eye drops, dental care.

Plan	Amount
Forever HMO	\$60 per quarter
Freedom PPO	\$60 per quarter
Give Back PPO	\$45 per quarter

Want to learn more? Call **1 (800) 680-4568 (TTY: 711)** Or visit **eternalHealth.nationsbenefits.com**.

## Healthy Grocery\* Wallet: Get Fresh, Stay Healthy For eternalHealth Forever and Give Back Members Only

Don't let budget constraints limit your nutrition! eternalHealth has partnered with leading grocery networks to provide you with comprehensive healthy grocery benefits that keep you connected to fresh, nutritious foods.



### What The Healthy Grocery\* Wallet Offers You:

- **Quarterly Allowance:** Funds loaded directly onto your eternalPlus Benefits Card each quarter. Remember, funds do not roll over .
- **Fresh Produce Access:** Shop for vitamins and minerals bursting fresh produce starting at participating retailers- and combine with your OTC dollars for even more value.
- **Protein-Packed Options:** Access to lean meats for nutritious, protein-rich meals
- **Affordable Nutrition:** Benefit from making healthy eating more accessible and affordable

Plan	Amount
Forever HMO	\$75 per quarter
Give Back PPO	\$50 per quarter

Want to learn more? Call **1 (800) 680-4568 (TTY: 711)**  
Or visit **eternalHealth.nationsbenefits.com**.

\*The benefit mentioned is part of a special supplemental program for the chronically ill. Qualifying conditions include Cardiovascular disorders, diabetes, chronic and disabling mental health conditions, cancer, and CKD. Having a listed condition does not guarantee coverage, as benefits are specifically for members who meet the criteria for "chronically ill enrollee" status.

## Stay Active and Thrive: Fitness Flex Wallet

### For eternalHealth Freedom Members Only

Retirement should be your time to thrive, and eternalHealth is here to fuel your active lifestyle! With your eternalHealth Fitness Wallet, you'll receive **\$300 annually** to enjoy activities and cover costs like:

- Golf green fees
- Pickleball and tennis court fees
- Bowling fees
- Fitness trackers
- Home fitness equipment
- Health club memberships (if not already covered by OnePass)

Want to learn more? Call **1 (800) 680-4568 (TTY: 711)**  
Or visit **eternalHealth.nationsbenefits.com**

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benefits

## Extra Support When You Need It: Medical Expense Wallet

### For eternalHealth Forever Members Only

We're making it easier to access care by loading **\$200 quarterly** directly onto your eternalPlus Benefits Card. Use these funds to help cover copays and cost-sharing for services like:

- Urgent Care In The United States
- Chiropractic Services
- Cardiac Rehabilitation Services
- Occupational Therapy Services
- Individual and Group Therapy Services
- Medicare Covered Podiatry Services
- Physical Therapy & Speech Language Pathology Services
- Individual and Group Mental Health Specialty Services
- Opioid Treatment Program Services
- Medicare Covered Podiatry Services
- Speech Language Pathology Services
- Diagnostic Tests and Procedures
- Outpatient Lab Services
- Diagnostic and Therapeutic Radiological Services
- Outpatient X Ray Services

**Your wellness matters. Let us help you make it affordable.**

Want to learn more? Call **1 (800) 680-4568 (TTY: 711)**  
Or visit **eternalHealth.nationsbenefits.com**.

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## EyeMed: See The Details For All eternalHealth Members

eternalHealth has partnered with EyeMed to provide you with comprehensive vision care.



### Key Benefit Offers:

- \$0 copay for your annual eye exam
- \$200 allowance for frames, lenses, and lens options or contact lenses. After using your funded benefit, enjoy 20% off the remaining balance of frames, lenses, and lens purchases and 15% off conventional contact lenses

Ready to schedule your eye exam or find an in-network provider near you?

Visit [member.eyemedvisioncare.com](https://member.eyemedvisioncare.com) or by calling **1 (866) 944-0347 (TTY 711)**

## NationsHearing: Hear Life's Best Moments For All eternalHealth Members

**Don't let hearing changes slow you down!** eternalHealth has partnered with NationsHearing to provide you with comprehensive hearing care that keeps you connected to life's precious sounds.



### What NationsHearing Offers You:

- **Flexible Screening Options:** Choose between convenient virtual screenings from home or in-depth, in-person evaluations at network clinics.
- **Discounted Hearing Aids:** Access devices from leading brands starting at \$595.00 per hearing aid.
- **Risk-Free Trial:** Enjoy a 60-day trial period to find your perfect fit.
- **Comprehensive Care:** Benefit from \$0 routine hearing exams.

Call **1 (888) 617-0350 (TTY: 711)**, Monday - Friday, 8am - 8pm local time, or visit [eternalhealth.nationsbenefits.com/hearing](https://eternalhealth.nationsbenefits.com/hearing) to schedule your annual hearing exam with a participating NationsHearing provider.

## Your Ride to Better Health: Transportation Made Easy For All eternalHealth Members



Never let transportation be a barrier to your healthcare! eternalHealth has partnered with NationsBenefits to make getting to appointments as easy as buckling up.

What Transportation Benefit Offers You:

- **Flexible Options:** Choose from pre-scheduled rides or on-demand service
- **Diverse Fleet:** Uber & Lyft rideshares, non-emergency EMT, or wheelchair vans
- **Complete Coverage:** Medical appointments, dental visits, and pharmacy trips
- **Real-Time Updates:** Text and voice alerts during your travel
- **Peace of Mind:** Arrive safely at your destination every time

Plan	Amount
Forever HMO	36 one-way trips
Freedom PPO	24 one-way trips
Give Back PPO	12 one-way trips

Want to learn more? Call **1 (888) 617-0350 (TTY: 711)**

## Unlock Your Fitness Potential: Your All-Access Wellness Pass For All eternalHealth Members

Don't let fitness costs limit your health journey! eternalHealth has partnered with One Pass to provide wellness access at no extra cost.



**What One Pass Offers You:**

- **Nationwide Gym Access:** Thousands of gyms including YMCA, Planet Fitness, LifeTime, Club Pilates
- **Home Workout Heaven:** Over 28,000 live and on-demand fitness videos plus at-home kits
- **Brain Boost:** Innovative online brain training platform to sharpen your mind
- **Social Connections:** Group classes, local clubs, and exciting fitness events
- **Complete Flexibility:** Work out when, where, and how you want

Ready to transform your fitness routine?

Visit [eternalHealth.com/FitnessBenefit](https://eternalHealth.com/FitnessBenefit) to activate your all-access wellness membership and start your fitness journey today.

## Embrace the Future of Digital Care: Kaia Health App For All eternalHealth Members



Don't let pain and mobility challenges slow you down! eternalHealth has partnered with Kaia Health to provide you with a user-friendly digital therapy app designed for personalized care and wellness support.

### What Kaia Health Offers You:

- **Pain Management:** Personalized care to manage pain and improve balance
- **Fall Prevention:** Customized exercises with real-time feedback
- **Expert Support:** One-on-one support from health coaches and physical therapists
- **Convenient Access:** Use anytime, anywhere on your smartphone or tablet

### Ready to get started?

Your personal URL is: [startkaia.com/eternalHealth](https://startkaia.com/eternalHealth)

## A Helping Hand When You Need It: Papa Companion Care For eternalHealth Forever & Give Back Members Only



Life gets easier with trusted support nearby! eternalHealth has partnered with Papa to connect you with caring companions who brighten your day and lend a helping hand.

### What Papa In Home Support Offers You:

- **Friendly Companionship:** Board games, conversation, or walking together
- **Household Assistance:** Light cleaning, organizing, and laundry help
- **Technology Help:** Support with devices, computers, or smartphones
- **Transportation Support:** Grocery runs or rides to appointments
- **Meal Assistance:** Help with meal planning and preparation

Plan	Amount
Forever HMO	Up to 60 hours/yr
Give Back PPO	Up to 30 hours/yr

Ready to connect with your Papa companion? Call **1 (855) 485-8355 (TTY: 711)** or visit [eternalHealth.com/InHome](https://eternalHealth.com/InHome)

## Stay Safe and Connected: Personal Emergency Response System

### For eternalHealth Forever Members Only

eternalHealth has partnered with Connect America to offer you a Personal Emergency Response System (PERS) at no extra cost.



This mobile service ensures your safety and security 24/7, whether you're at home or on the go.

- Lightweight, discreet wearable device
- Advanced fall detection and GPS location technology
- Two-way communication with Concierge Call Center
- Connect Notify mobile app for you and your caregivers

This PERS benefit is designed to support your independence while ensuring help is always within reach.

To receive this device and gain the confidence to live life on your terms, call:

**1 (877) 909-4606 (TTY 711)**, 8am – 8pm EST, Mon – Fri

## Have Questions About Your Plan? Contact Member Services Today!

Our Member Services team is here to help you make the most of your eternalHealth Medicare Advantage plan. For questions about benefits, claims, billing, or any aspect of your plan, contact eternalHealth Member Services—we're ready to assist you!

### How Member Services Supports You

- **Account Management:** Update personal information, verify membership status, manage billing and payments.
- **Benefits Support:** Educate on membership benefits and help you utilize available services.
- **Problem Resolution:** Address billing issues, resolve service concerns, assist with claims and mailings, and connect you with specialized support teams.

### Ready To Connect?

Call your dedicated Member Services team at **1 (800) 680-4568 (TTY 711)**

#### October 1st – March 31st

8am – 8pm local time | 7 Days a Week

#### April 1st – September 30th

8am – 8pm local time | Monday – Friday

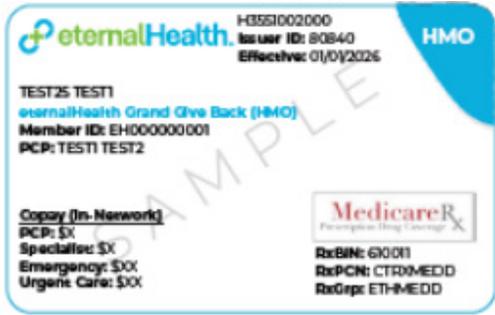
### Before You Call Have Ready Your:

- eternalHealth Member ID
- Personal identification (Name/DOB)
- Specific questions or concerns

**No question is too big or small!**

# TWO IMPORTANT CARDS – EVERYTHING YOU NEED TO KNOW

## Your Member ID Card



You'll receive your eternalHealth Member ID Card in the mail. Be sure to store your red, white, and blue Original Medicare card in a safe place and always bring your eternalHealth Member ID card when visiting healthcare providers or picking up prescriptions. Use this card for all healthcare services.

### Key details on your ID card include:

- eternalHealth Member Identification number
- Plan number
- Member services phone number
- Plan details for healthcare providers and pharmacies

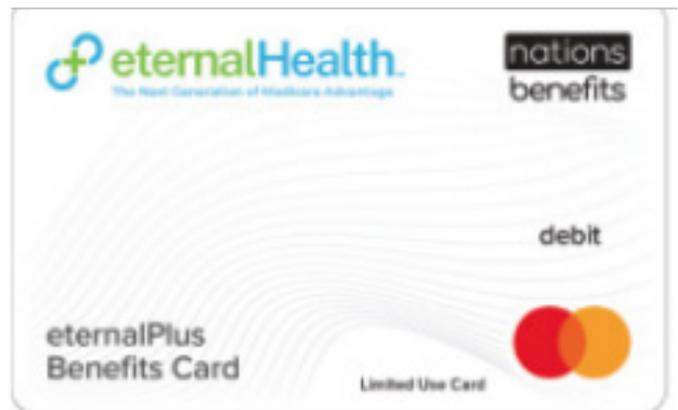
### Important Updates for Members:

- Existing eternalHealth members should have received a new Member ID card by January 1, 2026.
- Please safely dispose of your old card. If you have not received your new card, reach out to Member Services as soon as possible.
- New members should have received their card by January 1, 2026 or upon enrollment if enrolling after January 1, 2026.

## Your Benefits Mastercard® Prepaid Card

Your benefits card, known as the eternalPlus Benefits Card is the key to unlocking many of your benefits. Based on your specific plan and eligibility, your eternalPlus Benefits Card may include these wallets:

- Dental
- Over-the-Counter (OTC)
- Healthy Grocery\*
- Medical Expense Wallet
- Fitness Flex Wallet
- Member Rewards



### What You Need to Know

- If you are a loyal eternalHealth member from 2025, continue using the eternalPlus Benefits Card you already have.
- New members will receive their card upon enrollment.
- If you haven't received your card, call Member Services.

# CARE MANAGEMENT: YOUR PERSONAL GUIDE TO BETTER HEALTH



At eternalHealth, we understand that navigating the healthcare system can be challenging. That's why we offer dedicated Care Managers who work alongside your care team to ensure you receive coordinated, comprehensive care.

## How Your Care Manager Can Help

### Care Plan Support

Questions about your care plan or benefits? We've got answers. From understanding your coverage to navigating next steps, your Care Manager is your go-to resource whenever you need guidance.

### Appointment Scheduling

Your Care Manager helps take the hassle out of scheduling by coordinating your appointments with doctors, specialists, and other healthcare providers. We make sure your calendar works for you, so you never miss an important visit.

### Specialist Connections

Need a specialist? Your care management team can connect you with the right experts for your condition and ensure your medical information flows seamlessly between providers. No more confusion, just smooth, coordinated care.

### Treatment Explanation

Healthcare can be complex, but we make it simple. Your Care Manager will walk you through every treatment option, explain what it means for your health, and help you make informed decisions with confidence.

## Ready to Connect With a Care Manager?

Call us today to be connected with a dedicated Care Manager who can help simplify your healthcare journey.

**1 (800) 787-5076 (TTY: 711)**

**Monday - Friday  
9AM-5PM EST**

# ANNUAL MEMBER APPRECIATION EVENTS

We're excited to invite you to our Annual Member Events this March, coming to a town near you! This is your chance to:

- ✓ Spend one-on-one time with the eternalHealth team
-  Experience a presentation on maximizing your benefits
-  Get assistance with digital tools and online account set-up
-  Enjoy complimentary refreshments & snacks
- ★ And more!

## Find an event near you!

Scan the QR Code or visit **[eternalHealth.com/MemberEvents](https://eternalHealth.com/MemberEvents)** to choose an event in your neighborhood!

**Spots are Limited! RSVP Today!**



# WINTER WORD SEARCH

SNOWFLAKE

SLEDDING

MITTENS

BLIZZARD

ICICLE

WINTER

SNOWMAN

SKATING

FIREPLACE

SCARF

HOLIDAY

FROST

COCOA

SHOVEL

POLAR

S N O W F L A K E Q S C A R F  
L I C I C L E G H J K O Z X C  
E T M I T T E N S B N C Q W E  
D T B L I Z Z A R D I O P L K  
D E R T Y U I O P L G A G F D  
I N W I N T E R Z X N M W O N  
N S N O W M A N C V B N M Q S  
G K A T I N G R T Y U I O P L  
F I R E P L A C E K J H G F D  
S H O V E L Z X C V B N M Q W  
H O L I D A Y W E R T Y U I O  
F R O S T P L K J H G F D S A  
C O C O A Z X C V B N M Q W E  
P O L A R T Y U I O P L K J H  
G F D S A Z X C V B N M Q W E



## Awareness & Celebrations!

### **January is Glaucoma Awareness Month**

#### **January 1st- New Year's Day**

Cheers to a happy and healthy new year!

#### **January 5th- National Bird Day**

Celebrate our feathered friends today!

#### **January 12th- National Pharmacist Day**

Celebrating our pharmacists today and always!

### **February is American Heart Month**

#### **February 6th- National Wear Red Day**

Wear red today to raise awareness for heart health!

#### **February 14th- Valentine's Day**

Celebrate today with the one's you love!

#### **February 17th- Random Acts of Kindness Day**

Perform an unexpected act of kindness today!

### **March is Colorectal Cancer Awareness Month**

#### **March 3rd- World Hearing Day**

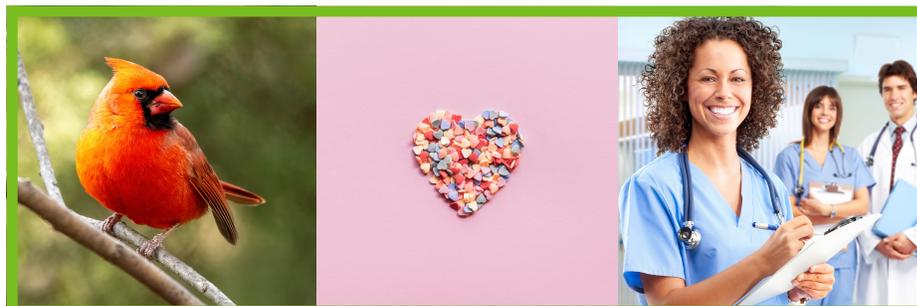
A day to promote ear and hearing care!

#### **March 20th- International Day of Happiness**

Do something that makes you happy today!

#### **March 30th- National Doctors Day**

Honoring all doctors commitment to a healthy community!



## Helpful Contact Information

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**Member Services:** 1 (800) 680-4568 (TTY: 711)

**Dental:** 1 (800) 680-4568 (TTY: 711)

**Vision:** 1 (866) 944-0347 (TTY: 711)

**Hearing:** 1 (888) 617-0350 (TTY: 711)

**In-Home Support:** 1 (855) 485-8835 (TTY: 711)

**PERS:** 1 (877) 909-4606 (TTY: 711)

**Pharmacy Services:** 1 (800) 891-6989 (TTY: 711)

**OTC & Healthy Grocery\*:** 1 (800) 680-4568 (TTY: 711)

**Transportation:** 1 (888) 617-0350 (TTY: 711)

**Care Management:** 1 (800) 787-5076 (TTY: 711)

Get Instant Updates! Sign up for SMS alerts at [eternalHealth.com/connect](https://eternalHealth.com/connect)

eternalHealth is an HMO plan with a Medicare Contract for HMO, HMO-POS and PPO offerings. Enrollment in eternalHealth depends on contract renewal. To enroll in an eternalHealth plan you must meet certain eligibility requirements and reside in the plan's CMS-approved service area. Benefits and cost sharing may vary by plan.

For accommodations of persons with special needs at meetings call 1 (800) 464-7198 (TTY 711).

Out-of-network providers are under no obligation to treat plan members, except in emergency situations. Please call our customer service number or see your evidence of coverage for more information, including the cost-sharing that applies to out-of-network services.

The Benefits Mastercard® Prepaid Card is issued by The Bancorp Bank N.A., Member FDIC, pursuant to license by Mastercard International Incorporated and card can be used for eligible expenses wherever Mastercard is accepted. Valid only in the U.S. No cash access. This is not a gift card or gift certificate. You have received this card as a gratuity without the payment of any monetary value or consideration.

eternalHealth complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-680-4568 (TTY 711).

\*The benefits mentioned are part of a special supplemental program for the chronically ill. Qualifying conditions include Cardiovascular disorders, diabetes, chronic and disabling mental health conditions, cancer, and ESRD. Having a listed condition does not guarantee coverage, as benefits are specifically for members who meet the criteria for "chronically ill enrollee" status